

### **AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for issuing partnership checks to customers, comprising:

analyzing a group of merchants based on a set of merchant qualification criteria, wherein the set of merchant qualification criteria is analyzed using a statistical analysis method that considers at least one factor associated with each merchant ~~[[in]]~~ of the group of merchants;

identifying one merchant of the group of merchants for associating with partnership checks based on the analysis;

creating the a first partnership checks check such that the first partnership ~~checks are~~ check includes a routing number and is redeemable with the one merchant; and

associating the first partnership check with a customer based on an account number associated with the customer; and

sending the ~~created~~ first partnership ~~checks~~ check to ~~a set~~ the customer based on the account number, wherein each partnership check includes an account number associated with a respective customer in the set of customers and a routing number.

2. (Currently Amended) A method for issuing partnership checks according to claim 1, further including:

creating a plurality of partnership checks that each include a respective routing number; and

sending the partnership checks ~~only~~ to respective ~~a set of~~ customers that each meet customer qualification criteria.

3. (Currently Amended) A method for issuing partnership checks according to claim 1, wherein the routing number is associated with an issuer of the first partnership ~~checks~~ check.

4. (Previously Presented) A method for issuing partnership checks according to claim 3, wherein the at least one factor includes quantitative and non-quantitative factors.

5. (Currently Amended) A method for issuing partnership checks according to claim 1, further including:

providing an incentive with the first partnership ~~checks~~ check to induce ~~each~~ the customer of ~~the set of customers~~ to use ~~at least one of the~~ first partnership ~~checks~~ check.

6. (Currently Amended) A method for issuing partnership checks according to claim 5, wherein the incentive provides an economic benefit to ~~each~~ the customer of ~~the set of customers~~ that uses the first partnership ~~checks~~ check.

7. (Currently Amended) A method for issuing partnership checks according to claim 5, further including:

applying the incentive ~~each time one of~~ after the first partnership checks check is used with the one merchant.

8. (Original) A method for issuing partnership checks according to claim 7, wherein the incentive is a discount applied to a transaction amount.

9. (Currently Amended) A method for issuing partnership checks according to claim 5, wherein the incentive is applied after a transaction using the ~~at least one of the first~~ partnership checks check ~~takes place~~.

10. (Currently Amended) A method for issuing partnership checks according to claim 5, wherein sending the first partnership check further including includes:

sending informative inserts to the ~~set of customers~~ customer with the first partnership checks check.

11. (Currently Amended) A method for issuing partnership checks according to claim 2, further including:

providing an economic incentive with the plurality of partnership checks for each customer that uses the at least one of the plurality of partnership checks, wherein ~~[[the]]~~ a type of the economic incentive is determined based on maximizing profits for an issuer of the plurality of partnership checks and the one merchant.

12. (Currently Amended) A method for issuing partnership checks according to claim 2, wherein the customer qualification criteria is based on a set of customer criteria specified by an issuer of the plurality of partnership checks and a set of customer criteria specified by the one merchant.

13. (Currently Amended) A method for providing partnership checks to a ~~[[set]]~~ plurality of customers, the partnership checks being issued by an issuer, the method comprising:

forming a value sharing relationship between the issuer and at least one merchant, wherein the value sharing relationship allows the issuer and the at least one merchant to share the value provided by use or issuance of at least one of the partnership checks;

generating partnership checks that are redeemable with the at least one merchant; ~~each of the partnership checks including printed~~

providing, on each of the partnership checks, indicia that is indicative of a predetermined transaction amount, an account number associated with a respective customer ~~in the set~~ of the plurality of customers, and a routing number; ~~and~~

providing an incentive with each partnership check, wherein the incentive extends to ~~each~~ a respective customer ~~of the set of customers~~ that uses at least one of the partnership checks; and

sending each partnership check to the respective customer based on the account number of the respective partnership check.

14. (Currently Amended) A method for providing partnership checks according to claim 13, further including:

crediting a financial account of ~~each~~ the respective customer that uses at least one of the partnership checks in accordance with the incentive provided with the respective partnership checks check.

15. (Currently Amended) A method for providing partnership checks according to claim 13, further including:

authenticating ~~[[the]]~~ each partnership check when ~~each~~ the respective customer redeems ~~[[the]]~~ each partnership check with the at least one merchant; and  
applying a credit to a financial account of the ~~each~~ respective customer for each redeemed authenticated partnership check ~~that is authenticated~~.

16. (Currently Amended) A method for providing partnership checks according to claim 13, wherein the incentive provides an economic benefit to ~~each~~ the respective customer that uses at least one of the partnership checks and further wherein the cost of the incentive is shared between the issuer and the at least one merchant.

17. (Currently Amended) A method for providing partnership checks according to claim 13, further including:

sending the partnership checks to the ~~[[set]]~~ plurality of customers with informational material.

18. (Currently Amended) A method for providing partnership checks, the method comprising:

generating a list of prospective merchants;  
analyzing the list of prospective merchants based on a set of merchant qualification criteria to form a set of merchants;  
generating a list of prospective customers;

analyzing the list of prospective customers based on a set of customer qualification criteria to form a ~~set~~ plurality of customers;  
generating a plurality of partnership checks~~[[,]]~~; wherein  
providing, on each of the plurality of partnership checks, ~~includes~~ an account number associated with a respective customer ~~[[in]]~~ of the ~~set~~ plurality of customers and a routing number; and

issuing respective ones of the plurality of partnership checks to the customers of the plurality ~~[[set]]~~ of customers based on the account number, wherein each of the plurality of partnership checks includes an incentive that extends to ~~[[each]]~~ the respective customer of the ~~[[set]]~~ plurality of customers that uses at least one of the partnership ~~check~~ checks as part of a financial transaction with any merchant of the set of merchants.

19. (Previously Presented) The method of providing partnership checks according to claim 18, wherein generating the list of prospective customers includes generating the list of prospective customers based on a transactional database containing financial information about each customer included in the list of prospective customers.

20. (Previously Presented) The method of providing partnership checks according to claim 18 wherein analyzing the list of prospective customers further includes:

analyzing the list of prospective customers based on a set of customer qualification criteria specified by the set of merchants.

21. (Currently Amended) The method of providing partnership checks according to claim 18, further including:

authenticating a first partnership check of the plurality of partnership checks when ~~a customer~~ one of the plurality of customers redeems the first partnership check with at least one merchant of the set of merchants; and

applying a credit to a financial account of the respective customer for each ~~redeemed~~ authenticated partnership check ~~that is authenticated~~.

22. (Currently Amended) A partnership check system, comprising:  
means for analyzing a group of merchants based on a set of merchant qualification criteria, wherein the set of merchant qualification criteria is analyzed using a statistical analysis method that considers at least one factor associated with each merchant ~~[[in]]~~ of the group of merchants;

means for identifying one merchant of the group of merchants for associating with a plurality of partnership checks based on the analysis;

means for creating ~~the a first~~ a first partnership ~~checks~~ check such that the first partnership ~~checks are~~ check includes a routing number and is redeemable with the one merchant; and

means for associating the first partnership check with a customer based on an account number associated with the customer; and

means for sending the ~~created~~ first partnership ~~checks~~ check to a ~~set~~ the customer based on the account number, ~~wherein each partnership check includes an account number associated with a respective customer in the set of customers and a routing number.~~

23. (Currently Amended) A partnership check system according to claim 22, wherein the routing number is associated with an issuer of the first partnership ~~checks~~ check.

24. (Previously Presented) A partnership check system according to claim 23, wherein the at least one factor includes quantitative and non-quantitative factors.

25. (Currently Amended) A partnership check system according to claim 22, further comprising:

means for inducing the ~~set of customers~~ customer to use the first partnership ~~checks~~ check.

26. (Currently Amended) A partnership check system according to claim 25, wherein the means for inducing the ~~set of customers~~ customer to use the first partnership ~~checks~~ check includes:

means for providing an economic incentive with the first partnership ~~checks~~ check that extends to the ~~customers~~ customer that ~~use~~ uses the first partnership check.